

REMARKS

This submission is responsive the Final Office Action dated June 18, 2007, the Notice of Panel Decision from Pre-Appeal Brief Review dated March 5, 2008, and the Examiner Interview of July 3, 2008. Claims 1-18, 20-24, and 26-27 are currently pending. Claims 1, 14 and 20 have been amended. No new matter has been added. Entry of the amendments is respectfully requested.

In the interview conducted on July 3, 2008 between Examiner Poinvil and Applicants representative, Ozzie Farres, an agreement was reached that the claims, as amended in this response, would be allowable. Additionally, Applicants were directed to submit a Request for Continued Examination to reopen prosecution. Applicants were further directed to submit a terminal disclaimer, which is included with this submission. The terminal disclaimer is directed to Application No. 11/610,176, entitled "Trade receivable processing method and apparatus," filed December 13, 2006, now U.S. Patent No. 7,366,698, which is a continuation of the present application. Reconsideration of the outstanding objections/rejections in the present application is respectfully requested based on the following remarks.

Further, the undersigned wishes to extend thanks the Examiner for the courtesies extended during the interview conducted on July 3, 2008, during which agreement was reached on claim language that would better clarify the claimed systems and methods, overcome the cited references, and result in allowance.

CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

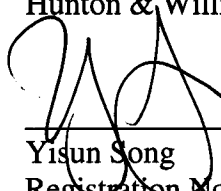
To the extent necessary, a petition for an appropriate extension of time under 37 CFR § 1.136 is hereby made. Specifically, a petition for an additional 3 months is requested.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

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July 7, 2008